

4. I have personal knowledge of the fact that MF owns Agoado's former Chase account by virtue of my work at MCM and my review of MCM's records applicable to Agoado's debt.

5. Attached hereto as Murphy-Agoado Ex. F and Bates stamped MCM-0223 to MCM-0227 is a true and correct copy, with certain redactions to protect proprietary information, of the Bill of Sale and the Schedules showing the sales between Chase and MF of a portfolio of charged-off debts.

6. Agoado's delinquent Chase debt obligation was included in the portfolio of charged-off debts transferred pursuant to Murphy-Agoado Ex. F.

7. The information pertaining to this portfolio of charged-off debts was transferred to MCM in a computerized form through a media file containing the information applicable to each of the charged-off debts.

8. Attached hereto as Murphy-Agoado Ex. G and Bates stamped MCM-0268 is a true and correct copy, with certain redactions made to protect Agoado's privacy, of the information provided by Chase at the time of acquisition of Agoado's account by MF.

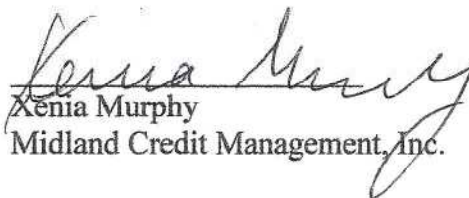
9. Attached hereto as Murphy-Agoado Ex. H and Bates stamped S&S000042 to S&S000081, are the statements for Agoado, which were provided by Chase upon purchase of Agoado's debt by MF.

10. After acquiring Agoado's former Chase debt, acting on behalf of MF, MCM sent Agoado an initial collection letter, titled "Notice of New Ownership *And* Pre-Legal Review", on September 26, 2011. A true and correct copy of this letter, with certain redactions to protect Agoado's privacy, is attached hereto as Murphy-Agoado Ex. I.

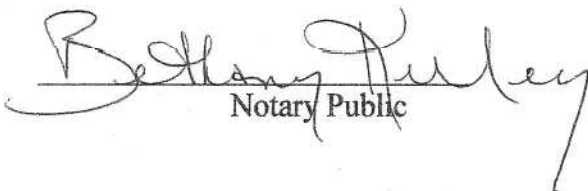
11. Attached hereto as Murphy-Agoado Ex. J are true and correct copies of two credit agreements provided by Chase to MF regarding Agoado's Chase account; the first is Bates stamped MCM-00155 to MCM-00156; the second is an amended account agreement, dated March 8, 2005, and Bates stamped MCM-158 to MCM-159. Chase represented that these documents governed Agoado's Chase account.

12. Attached hereto as Murphy-Agoado Ex. K and Bates stamped S&S000125 to S&S000128, is a true and correct copy of the Affidavit of Kayla Haag in Support of MF's Motion for Default Judgment against Agoado, dated July 11, 2012, along with its Certificate of Conformity, supporting MF's effort to collect Agoado's former Chase account.

Dated: Kent, Rhode Island
August 30, 2016


Kenia Murphy
Midland Credit Management, Inc.

Sworn to before me this
30 day of August 2016


Notary Public

